

# Table of Contents

<b>Introduction and Parties</b>	<b>3</b>
The Insurer	3
The Insured	3
<b>Definitions and Interpretations</b>	<b>3</b>
Definitions	4
Interpretation	4
<b>Coverage Details</b>	<b>4</b>
Insured Risks and Coverage Types	5
Coverage Limits and Deductibles	5
Conditions of Coverage	6
Special Coverage Clauses	6
<b>Premium and Payment Terms</b>	<b>7</b>
Payment Schedule	7
Accepted Payment Methods	7
Late Payment	7
<b>Claims Procedures</b>	<b>7</b>
Reporting a Claim	8
Required Documentation	8
Claim Review and Processing	8
Claim Settlement	9
<b>Exclusions and Limitations</b>	<b>9</b>
General Exclusions	9
Monetary Limitations	9
Situational Limitations	10
Specific Exclusions	10
<b>Duration, Renewal, and Termination</b>	<b>10</b>
Policy Duration	11
Renewal	11
Termination	11
<b>Obligations and Responsibilities of the Insured</b>	<b>11</b>
Disclosure Requirements	12
Loss Prevention	12
Reporting Claims	12



Cooperation .....	12
Policy Compliance .....	12
<b>Obligations and Responsibilities of the Insurer .....</b>	<b>12</b>
Coverage Provision .....	13
Claims Processing .....	13
Customer Support .....	13
Notification Obligations .....	13
Fair Claims Handling .....	14
<b>Endorsements and Amendments .....</b>	<b>14</b>
Endorsements .....	14
Amendments .....	14
Procedure to Modify or Add to the Original Policy Terms .....	14
<b>Dispute Resolution .....</b>	<b>15</b>
Mediation .....	15
Arbitration .....	15
Governing Law and Jurisdiction .....	16
<b>Confidentiality and Data Protection .....</b>	<b>16</b>
Confidential Information Handling .....	16
Data Protection Compliance .....	16
<b>Force Majeure .....</b>	<b>17</b>
Definition of Force Majeure Events .....	17
Suspension of Obligations .....	17
<b>Miscellaneous Provisions .....</b>	<b>17</b>
Notices .....	18
Assignment .....	18
Waiver .....	18
Entire Agreement .....	18
Amendments .....	18
<b>Signature and Execution .....</b>	<b>18</b>
Execution by DocuPal Demo, LLC .....	18
Execution by Acme, Inc .....	19



# Introduction and Parties

This Insurance Policy Agreement (the "Agreement") is made and entered into as of August 9, 2025, by and between DocuPal Demo, LLC, located at 23 Main St, Anytown, CA 90210, USA ("Insurer"), and Acme, Inc ("ACME-1"), located at 3751 Illinois Avenue, Wilsonville, Oregon - 97070, USA ("Insured").

The purpose of this Agreement is to provide comprehensive insurance coverage to the Insured against specified risks as detailed herein, thereby ensuring financial protection up to the limits defined in this policy. This Agreement outlines the terms and conditions under which the Insurer will provide such coverage, including the covered risks, coverage limits, premium payments, claims processes, exclusions, policy duration, termination conditions, and methods for dispute resolution.

## The Insurer

DocuPal Demo, LLC, a company organized and existing under the laws of the United States, with its principal place of business at 23 Main St, Anytown, CA 90210, is the Insurer under this Agreement. DocuPal Demo, LLC agrees to provide insurance coverage as outlined in this Agreement, contingent upon the Insured's compliance with all terms and conditions specified herein.

## The Insured

Acme, Inc ("ACME-1"), a business entity organized and existing under the laws of the United States, with its principal place of business at 3751 Illinois Avenue, Wilsonville, Oregon - 97070, is the Insured under this Agreement. Acme, Inc seeks to obtain financial protection against specified risks as outlined in this Agreement.

# Definitions and Interpretations

## Definitions

For the purposes of this Insurance Policy Agreement, the following terms shall have the meanings set forth below:



- **Agreement:** Refers to this Insurance Policy Agreement, including all schedules, exhibits, and amendments.
- **ACME-1:** Refers to Acme, Inc, the insured party under this Agreement, located at 3751 Illinois Avenue, Wilsonville, Oregon - 97070, USA.
- **Base Currency:** Means United States Dollar (USD), the currency for all transactions and calculations related to this Agreement.
- **Covered Risks:** Specifies the insurable events or circumstances against which ACME-1 is protected, as detailed in Exhibit A.
- **Docupal Demo, LLC:** Means the insurance provider, a company located at 23 Main St, Anytown, CA 90210, United States.
- **Effective Date:** Refers to the date on which this insurance policy comes into effect.
- **Exclusions:** Designates the specific events, conditions, or circumstances not covered by this insurance policy, which are listed in Exhibit B.
- **Insured:** Refers to ACME-1, the entity covered by this Insurance Policy Agreement.
- **Policy Term:** The duration for which this insurance policy remains in effect, commencing on the Effective Date and ending on the Expiry Date, as specified in Section 4.
- **Premium:** Means the payment made by ACME-1 to Docupal Demo, LLC for the insurance coverage provided under this Agreement.

## Interpretation

Unless the context requires otherwise, the terms in this Agreement will be interpreted according to their plain and ordinary meaning, consistent with insurance industry standards and practices. Headings are for convenience only and do not affect interpretation. Any reference to a statute or regulation includes all amendments and successor provisions.

## Coverage Details

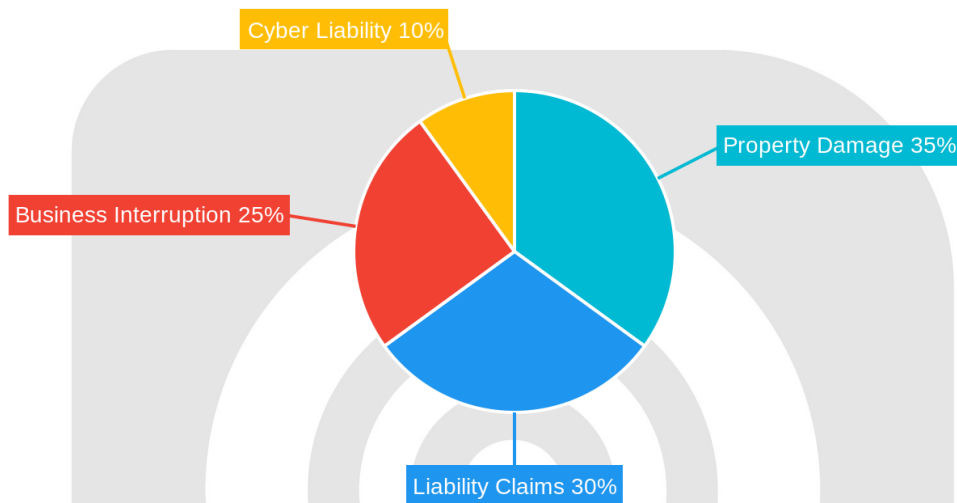
This section outlines the coverage provided to ACME-1 under this Insurance Policy Agreement by Docupal Demo, LLC, detailing the types of risks insured, the limits of coverage, and any conditions that apply. The base currency for all coverage is USD.

### Insured Risks and Coverage Types

This policy provides coverage against the following risks:



- **Property Damage:** Covers direct physical loss or damage to ACME-1's property.
- **Liability Claims:** Protects ACME-1 against legal liabilities to third parties for bodily injury or property damage.
- **Business Interruption:** Compensates ACME-1 for lost income and continuing expenses due to a covered event that disrupts business operations.
- **Cyber Liability:** Covers losses resulting from cyber incidents, including data breaches and network security failures.



## Coverage Limits and Deductibles

The following limits and deductibles apply to the coverage provided:

- **Per Occurrence Limit:** \$1,000,000
  - This is the maximum amount Docupal Demo, LLC will pay for any single covered occurrence.
- **Deductible:** \$10,000
  - ACME-1 is responsible for the first \$10,000 of any covered loss.

## Sub-Limits

Specific sub-limits apply to certain types of losses:

- **Water Damage:** \$100,000

- The maximum coverage for losses caused by water damage is \$100,000.
- **Cyber Liability:** \$250,000
  - The maximum coverage for losses related to cyber liability is \$250,000.

## Conditions of Coverage

Coverage under this policy is conditional upon ACME-1 maintaining adequate safety measures and adhering to the following:

- **Safety Measures:** ACME-1 must implement and maintain reasonable safety precautions to prevent or minimize potential losses. This includes regular inspections, maintenance of equipment, and employee training.
- **Reporting Requirements:** ACME-1 must promptly report any incidents or occurrences that could potentially lead to a claim. Failure to do so may affect coverage.
- **Compliance with Laws:** ACME-1 must comply with all applicable laws, regulations, and industry standards.
- **Documentation:** ACME-1 must maintain accurate records and documentation related to its operations and any losses incurred.

## Special Coverage Clauses

This policy includes a special clause extending coverage to cyber liability, subject to the sub-limit specified above. This clause addresses expenses and liabilities associated with data breaches, network security failures, and related incidents.

## Premium and Payment Terms

The premium for this Insurance Policy Agreement is calculated based on ACME-1's risk profile, business size, and the selected coverage limits. The total premium amount is detailed in **Schedule A** of this agreement.

## Payment Schedule

ACME-1 will make premium payments according to the following schedule:

Payment	Due Date	Amount (USD)
Monthly	15th of each month	[Amount]



## Accepted Payment Methods

Docupal Demo, LLC accepts the following methods of payment for premium installments:

- ACH (Automated Clearing House)
- Wire Transfer
- Check

Specific instructions for each payment method, including relevant account details, are provided in **Schedule B**. All payments must be made in United States Dollars (USD).

## Late Payment

If ACME-1 fails to make a premium payment by the due date, a late payment penalty will apply. The penalty is equal to 5% of the overdue amount for each month the payment remains outstanding. Docupal Demo, LLC reserves the right to suspend coverage if payment is not received within thirty (30) days of the due date, subject to applicable state regulations. Reinstatement of the policy after suspension may require a reinstatement fee, as determined by Docupal Demo, LLC.

## Claims Procedures

This section details the procedures for filing a claim under this Insurance Policy Agreement. Acme, Inc (ACME-1) must adhere to these procedures to ensure prompt and efficient processing of any claim.

### Reporting a Claim

To report a claim, ACME-1 must do so promptly upon discovery of any event that may give rise to a claim under this policy. Notification should be made via either of the following methods:

- **Email:** Send a detailed email to [claims@docupaldemo.com](mailto:claims@docupaldemo.com).
- **Phone:** Call our claims department at 555-123-4567.



## Required Documentation

ACME-1 must provide the following documentation to support their claim:

- A completed claim report, detailing the nature of the incident, date, time, and location.
- Photographs or videos of the damages sustained.
- If applicable, a copy of the police report.
- Any other supporting documentation that substantiates the claim, such as invoices, receipts, contracts, or witness statements.

Failure to provide all required documentation may delay the processing of the claim. Docupal Demo, LLC may request additional information or documentation as needed to evaluate the claim thoroughly.

## Claim Review and Processing

Upon receipt of all required documentation, Docupal Demo, LLC will review the claim to determine its validity and coverage under this policy. The typical claim processing timeframe is 30–45 business days from the date all required documents are received. This timeframe may vary depending on the complexity of the claim and the need for additional investigation. Docupal Demo, LLC will keep ACME-1 informed of the progress of the claim.

## Claim Settlement

If the claim is approved, Docupal Demo, LLC will determine the appropriate settlement amount based on the terms and conditions of this policy. Settlement may be made in the form of:

- Direct payment to ACME-1.
- Repair or replacement of damaged property.
- Other methods as agreed upon by both parties and as outlined in the policy.

Docupal Demo, LLC will provide ACME-1 with a written explanation of the settlement amount and the basis for the calculation. ACME-1 must agree to the settlement in writing before payment is issued.





# Exclusions and Limitations

This section details the exclusions and limitations of this insurance policy. It specifies circumstances and events for which coverage will not be provided or will be limited.

## General Exclusions

This policy does not cover losses, damages, or liabilities directly or indirectly caused by, resulting from, or contributed to by any of the following:

- **Acts of War:** Any act of war, declared or undeclared, including invasion, civil war, rebellion, revolution, or any act of hostility between nations.
- **Intentional Damage:** Any damage or destruction caused intentionally by the insured, its employees, or any party acting on behalf of the insured.
- **Normal Wear and Tear:** Gradual deterioration, wear and tear, corrosion, erosion, or inherent defects are not covered.

## Monetary Limitations

The coverage provided under this policy is subject to the coverage limits as stated in the policy declarations. Docupal Demo, LLC will not be liable for any amount exceeding these limits for any covered loss.

## Situational Limitations

Coverage may be limited or excluded under the following circumstances:

- **Non-Compliance with Safety Regulations:** Damages resulting from the failure to comply with applicable safety regulations, laws, or industry standards are excluded. ACME-1 is responsible for maintaining compliance with all relevant safety protocols.
- **Failure to Maintain Property:** Losses arising from the failure to properly maintain the insured property, including neglecting necessary repairs or preventative maintenance, are not covered.
- **Pre-Existing Conditions:** Any pre-existing conditions known to ACME-1 but not disclosed to Docupal Demo, LLC prior to the policy's effective date will not be covered.



- **Unapproved Alterations:** Any alterations or modifications to the insured property not approved in writing by Docupal Demo, LLC may void coverage for related damages.

## Specific Exclusions

- **Consequential Losses:** This policy does not cover consequential losses, such as loss of profits, business interruption, or loss of market share, unless explicitly endorsed and included in the policy.
- **Cyber Attacks:** Damages or losses resulting from cyber attacks, including but not limited to hacking, malware, and data breaches, are excluded unless a specific cyber insurance endorsement is in place.
- **Pollution:** Losses, damages, or liabilities caused by pollution or contamination, unless the pollution event is sudden and accidental, as defined by the terms of the policy, are not covered.
- **Nuclear Hazards:** Any loss or damage resulting from nuclear reaction, radiation, or radioactive contamination, however caused, is excluded.
- **Confiscation:** Loss or damage caused by order of any government or public authority is not covered.
- **Illegal Acts:** The policy does not provide coverage for losses resulting from any illegal acts or activities.

## Duration, Renewal, and Termination

### Policy Duration

This insurance policy is effective from January 1, 2024, and will remain in force until December 31, 2024, unless terminated earlier as provided in this agreement.

### Renewal

This policy will automatically renew for successive one-year terms. Either party may prevent renewal by providing written notice to the other party at least 60 days prior to the expiration date of the then-current policy term.

### Termination

This policy may be terminated under the following conditions:



- **By Docupal Demo, LLC:** Docupal Demo, LLC may terminate this policy if ACME-1 fails to pay the premium when due. Additionally, Docupal Demo, LLC can terminate the policy if ACME-1 makes any misrepresentation in the application for this insurance or commits a material breach of this agreement.
- **By ACME-1:** ACME-1 may terminate this policy at any time by providing written notice to Docupal Demo, LLC.

The termination will be effective [Number] days after the date of receipt of the written notice, or as otherwise specified in the notice, provided such date complies with the terms herein. In the event of termination by ACME-1, Docupal Demo, LLC shall refund the unearned premium on a pro-rata basis.

## Obligations and Responsibilities of the Insured

ACME-1, as the insured, has specific obligations to DocuPal Demo, LLC, to maintain the validity of this insurance policy. These responsibilities include providing accurate information and taking preventive measures.

### Disclosure Requirements

ACME-1 must disclose all information relevant to its business operations. This includes details about risk exposures and any prior claims history. Full and honest disclosure ensures accurate risk assessment. It also allows DocuPal Demo, LLC to provide appropriate coverage. Failure to disclose relevant information may void this policy.

### Loss Prevention

ACME-1 must take reasonable precautions to prevent losses. This includes maintaining all safety equipment in good working order. It also involves adhering to industry best practices for safety and risk management. Proactive measures to minimize potential losses are expected.



## Reporting Claims

ACME-1 must report any potential claim to DocuPal Demo, LLC as soon as reasonably possible. The report should include all known details of the incident. This allows for timely investigation and claims processing. Failure to report claims promptly may affect coverage.

## Cooperation

ACME-1 must cooperate fully with DocuPal Demo, LLC during any investigation or claims process. This includes providing access to relevant documents and personnel. It also means assisting with any inquiries related to a claim.

## Policy Compliance

ACME-1 must comply with all terms and conditions outlined in this insurance policy agreement. This includes paying premiums on time and adhering to any specific requirements for coverage. Non-compliance may result in suspension or termination of this policy.

# Obligations and Responsibilities of the Insurer

Docupal Demo, LLC, as the insurer, undertakes the following obligations and responsibilities during the policy period:

## Coverage Provision

Docupal Demo, LLC will provide insurance coverage to ACME-1 strictly in accordance with the terms, conditions, and limitations outlined in this Insurance Policy Agreement. This includes covering the risks as defined within the 'Covered Risks' section, up to the specified 'Coverage Limits'.

## Claims Processing

Upon receiving a claim from ACME-1, Docupal Demo, LLC will:



1. Acknowledge receipt of the claim promptly.
2. Initiate a thorough investigation of the claim to determine its validity and scope.
3. Assess the claim against the policy terms to ascertain coverage eligibility.
4. Notify ACME-1 of the claim status and any required documentation or information.
5. Make a determination regarding the claim within a reasonable timeframe.
6. If the claim is approved, Docupal Demo, LLC will process payment to ACME-1 according to the policy terms and conditions.

## Customer Support

Docupal Demo, LLC will provide customer support to ACME-1 throughout the policy period. This includes:

- Responding to inquiries regarding policy coverage, claims, and other related matters.
- Providing assistance with policy renewals or modifications.
- Offering guidance on risk management and loss prevention strategies.

## Notification Obligations

Docupal Demo, LLC commits to notifying ACME-1 promptly of any changes to the policy terms, conditions, or coverage. This includes providing advance notice of any premium adjustments or policy cancellations, as stipulated within this agreement.

## Fair Claims Handling

Docupal Demo, LLC is committed to handling all claims fairly and in good faith. Claims will be evaluated based on the evidence presented and the applicable policy provisions. Docupal Demo, LLC will avoid unreasonable delays or denials in processing legitimate claims. Payments for covered claims will be made in a timely manner, adhering to the agreed-upon terms and conditions.





# Endorsements and Amendments

## Endorsements

Any changes to this Insurance Policy Agreement after its effective date will be made through written endorsements. These endorsements become part of the policy. An endorsement may add, remove, or alter coverage as needed. All endorsements must be in writing. Both DocuPal Demo, LLC and ACME-1 must approve and sign each endorsement for it to be valid.

## Amendments

This Insurance Policy Agreement may be amended by mutual written agreement between DocuPal Demo, LLC and ACME-1. Amendments may change the original terms, conditions, or scope of coverage. Like endorsements, all amendments must be documented in writing and signed by both parties to be effective. Amendments may adjust coverage limits, add or remove exclusions, or modify the claims process. The impact of any amendment on the premium will be clearly stated in the written amendment. All amendments will be attached to this Insurance Policy Agreement and will form an integral part of it.

## Procedure to Modify or Add to the Original Policy Terms

To modify or add to the original policy terms, ACME-1 must submit a written request to DocuPal Demo, LLC. This request should detail the specific changes desired and the reasons for the proposed modification. Upon receiving the request, DocuPal Demo, LLC will review the proposed changes and assess their impact on the policy's coverage, risk profile, and premium. DocuPal Demo, LLC may request additional information or clarification from ACME-1 during this review process.

If DocuPal Demo, LLC approves the proposed changes, an amendment or endorsement will be drafted, outlining the new terms and conditions. This document will clearly state how the original policy is being modified and the effective date of the changes. The amendment or endorsement will be provided to ACME-1 for review and approval.

Once ACME-1 agrees with the terms of the amendment or endorsement, both parties must sign the document, indicating their mutual consent. The signed amendment or endorsement will then become an official part of the Insurance





Policy Agreement, and the modified terms will be in effect from the date specified. Any changes to the premium resulting from the amendment will also be clearly stated in the document. It is important to note that no modification or addition to the policy terms is valid unless it is documented in writing and signed by both DocuPal Demo, LLC and ACME-1.

## Dispute Resolution

Docupal Demo, LLC and ACME-1 commit to resolving disagreements efficiently and amicably. This section outlines the procedures to follow should a dispute arise concerning this insurance policy.

### Mediation

First, both parties agree to attempt to resolve any dispute through mediation. A mutually agreed-upon mediator will be selected. Both Docupal Demo, LLC and ACME-1 will participate in good faith in the mediation process. The costs of mediation will be shared equally between the parties.

### Arbitration

If mediation fails to resolve the dispute within sixty (60) days of the initial mediation session, the dispute will be settled by binding arbitration. Arbitration will be conducted in accordance with the rules of the American Arbitration Association. A single arbitrator will be selected by mutual agreement. If the parties cannot agree on an arbitrator, the American Arbitration Association will appoint one. The arbitrator's decision will be final and binding on both parties. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction.

### Governing Law and Jurisdiction

This insurance policy agreement is governed by the laws of the State of Delaware, without regard to its conflict of laws principles. Both Docupal Demo, LLC and ACME-1 agree that any legal action or proceeding relating to this policy will be brought exclusively in the courts of Delaware. Both parties consent to the personal jurisdiction of such courts.



# Confidentiality and Data Protection

DocuPal Demo, LLC and ACME-1 each acknowledge that they may receive confidential information from the other party. This information is related to this Insurance Policy Agreement. Both parties agree to protect this confidential information.

## Confidential Information Handling

Confidential information includes, but is not limited to, business strategies, customer data, financial information, and proprietary technology. Both parties will use the same degree of care to protect the other's confidential information as they use to protect their own. This protection will be no less than reasonable care. Confidential information will only be used for purposes related to this Insurance Policy Agreement. Disclosure to employees, agents, or subcontractors is permitted. These parties must have a need to know and be bound by confidentiality obligations.

## Data Protection Compliance

DocuPal Demo, LLC is committed to protecting personal data. We adhere to data protection standards, including GDPR and CCPA regulations. Our data protection practices are described in full in DocuPal Demo, LLC's privacy policy. ACME-1 also agrees to comply with all applicable data protection laws and regulations. This ensures the privacy and security of any personal data shared under this agreement.

## Force Majeure

This section defines the conditions under which either Docupal Demo, LLC, or ACME-1 may be temporarily excused from their contractual obligations due to events beyond their reasonable control.

## Definition of Force Majeure Events

Force majeure events are defined as unforeseeable circumstances that prevent a party from fulfilling its obligations under this Insurance Policy Agreement. These events include, but are not limited to:

- Natural disasters such as floods, earthquakes, and hurricanes.
- Acts of terrorism.
- War or other armed conflicts.
- Government-declared emergencies, including pandemics and epidemics.
- Any other event that is beyond the reasonable control of the affected party.

## Suspension of Obligations

In the event of a force majeure event, the obligations of the affected party will be suspended for the duration of the event. The party experiencing the force majeure event must promptly notify the other party in writing of the event and its expected duration. Both Docupal Demo, LLC, and ACME-1 agree to make reasonable efforts to mitigate the impact of the force majeure event and resume performance of their obligations as soon as reasonably practicable after the event ceases. The suspension of obligations under this clause does not relieve either party of any payment obligations accrued prior to the force majeure event.

## Miscellaneous Provisions

### Notices

All notices regarding this Insurance Policy Agreement must be in writing. We will consider a notice duly served if delivered by certified mail or email. Send notices to the addresses listed in this policy.

### Assignment

Neither party may assign their rights or obligations under this Insurance Policy Agreement. Any assignment requires the prior written consent of both Docupal Demo, LLC and ACME-1.

### Waiver

No waiver of any provision of this Insurance Policy Agreement is valid. Unless it is in writing and signed by the party granting the waiver. A waiver on one occasion will not operate as a waiver of any other occasion.



## Entire Agreement

This Insurance Policy Agreement constitutes the entire agreement. It represents the complete understanding between Docupal Demo, LLC and ACME-1. This agreement supersedes all prior negotiations, representations, and understandings. This includes both written and oral.

## Amendments

Any amendment to this Insurance Policy Agreement must be in writing. Both Docupal Demo, LLC and ACME-1 must sign the amendment to make it effective.

## Signature and Execution

This Insurance Policy Agreement becomes effective on August 9, 2025, once both parties have duly signed it.

### Execution by DocuPal Demo, LLC

DocuPal Demo, LLC

By: \_\_\_\_\_

Name:

Title:

Date: \_\_\_\_\_

### Execution by Acme, Inc

Acme, Inc

By: \_\_\_\_\_

Name:

Title:

Date: \_\_\_\_\_



Both DocuPal Demo, LLC and Acme, Inc agree to the terms and conditions outlined in this Insurance Policy Agreement. Each party acknowledges that their authorized representatives have signed this document on the dates indicated, thereby making the agreement legally binding. This agreement is executed as of the effective date first written above.

